

Form B18 (Official Form 18)
(1/98)

**United States Bankruptcy Court
Central District of California**

255 East Temple Street, Los Angeles, CA 90012

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

DEBTOR(S) INFORMATION:

MARKARIAN, GAREGIN

SSN: XXX-XX-3297

EIN: N/A

PDBA GLENDALE STATIONARY OFFICE MAC

245 W STOCKER ST APT # D

GLENDALE, CA 91202-2416

BANKRUPTCY NO. LA 05-16408-VZ

CHAPTER 7

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT,

Jon D. Ceretto
Clerk of the Court

Date: July 6, 2005

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

Form B18 Continued
(1/98)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed whether the debt was included in the schedules or omitted from them. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are.

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Any party may request reopening of a bankruptcy case to determine whether a particular debt was included within the scope of the discharge. In re Beezley, 994 F. 2d 1433 (9th Cir. 1993). Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

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CERTIFICATE OF SERVICE

District/off: 0973-2
Case: 05-16408-VZ

User: OW
Form ID: VAN-30

Page 1 of 2
Total Served: 40

Date Rcvd: Jul 07, 2005

The following entities were served by first class mail on Jul 09, 2005.

D MARKARIAN, GAREGIN, 245 W STOCKER ST APT # D, GLENDALE, CA 91202-2416
DA +TYSON TAKEUCHI, TYSON TAKEUCHI ATTORNEY AT LAW, 3699 WILSHIRE BLVD SUITE 1260,
LOS ANGELES, CA 90010-2719
T +JEFFREY I GOLDEN, 650 TOWN CENTER DR STE 950, COSTA MESA, CA 92626-7021
1 +ALLIANCE ONE, PO BOX 1961, SOUTHGATE, MI 48195-0961
2 AMER BUR CRD, PO BOX 5321, DIAMOND BAR, CA 91765-7321
3 +AMER HONDA, 700 VAN NESS AVE BLD 300, TORRANCE, CA 90501-1490
4 AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
5 ASSOCIATES/CITIBANK, PO BOX 6003, HAGERSTOWN, MD 21747-6003
6 ATT AND T UNIVERSAL/ CITIBANK, PO BOX 6241, SIOUX FALLS, SD 57117-6241
8 BANKONE NA, 800 BROOKSEdge BLVD, WESTERVILLE, OH 43081-2895
10 CBUSASEARS, PO BOX 6189, SIOUX FALLS, SD 57117-6189
11 +CHASE, 900 STEWART AVE, GARDEN CITY, NY 11530-4891
12 CHASE NA, 100 DUFFY AVENUE, WESTBURY, NY 11594-0001
13 +ESHKAN YVETTE MINASSI, 6916 ESTEPA DRIVE, TUJUNGA, CA 91042-3223
14 FIDELITY CREDITOR SVC, 216 S LOUISE ST, GLENDALE, CA 91205-1637
15 FINAN ASSIS, 10 148TH AVE NE, BELLEVUE, WA 98007-4947
16 FST USA BK, PO BOX 8650, WILMINGTON, DE 19899-8650
17 FSTNTWDMORTG, 5280 CORP DR #0002, FREDERICK, MD 21701
18 +GREAT LAKES COLLECTION BUREAU INC, 45 OAK STREET, BUFFALO, NY 14203-2620
19 HSBC CNTL CL, PO BOX 4604, BUFFALO, NY 14240-4604
20 HSBC/KMART, 200 BENEFICIAL CRT, PEAPACK, NJ 07977
21 +JRT BUSINESS SUPPLIES, 1217 W GLENOAKS BLVD, GLENDALE, CA 91201-2201
22 MIDLAND CREDIT MGMT, 8875 AERO DR, SAN DIEGO, CA 92123-2251
23 NMAC LEASES, PO BOX 660366, DALLAS, TX 75266-0366
25 +RESCOMM HOLDINGS NO.2, C/O LAW OFFICES OF RICHARD S STONE, 2250 COMMERCE AVENUE SUITE D,
CONCORD, CA 94520-4925
26 RSHK/CBUSA, PO BOX 8189, GRAY, TN 37615-0189
27 STEVENSON REAL ESTATE SERVICES, 1111 N BRAND BOULEVARD SUITE 200, GLENDALE, CA 91202-3072
28 +THE BUREAUS, INC, 1717 CENTRAL STREET, EVANSTON, IL 60201-1590
29 +TXCOLLECT, INC, 2101 W BEN WHITE BLVD SUITE 103, AUSTIN, TX 78704-7517
30 +UNIFUND/COLLECTION AGENCY, 11802 CONREY RD STE 200, CINCINNATI, OH 45249-1074
31 WELLS FARGO, 55 5TH ST E, SAINT PAUL, MN 55101-2701
32 WELLS FARGO BANK, 1220 CONCORD AVE, CONCORD, CA 94520-4906
33 +UNITED STATES TRUSTEE, 725 S. FIGUEROA ST, 26th FLOOR, LOS ANGELES, CA 90017-5524
34 LOS ANGELES CITY CLERK, P. O. Box 53200, LOS ANGELES, CA 90053-0200
36 EMPLOYMENT DEVELOPMENT DEPARTMENT, BANKRUPTCY GROUP MIC 92E, P.O. BOX 826880,
SACRAMENTO, CA 94280-0001

The following entities were served by electronic transmission on Jul 07, 2005 and receipt of the transmission was confirmed on:

7 +EDI: BANKAMER.COM Jul 07 2005 18:13:00 BANK OF AMERICA, 1825 E BUCKEYE RD,
PHOENIX, AZ 85034-4216
9 EDI: CAPITALONE.COM Jul 07 2005 18:12:00 CAPITAL 1 BK, 11013 W BROAD ST,
GLEN ALLEN, VA 23060-5937
10 EDI: SEARS.COM Jul 07 2005 18:12:00 CBUSASEARS, PO BOX 6189, SIOUX FALLS, SD 57117-6189
24 E-mail: bnc@nordstrom.com Jul 07 2005 21:01:54 NORDSTROMFSB, PO BOX 6566,
ENGLEWOOD, CO 80155-6566
35 EDI: CALTAX.COM Jul 07 2005 18:12:00 FRANCHISE TAX BOARD, ATTN: BANKRUPTCY, P. O. BOX 2952,
SACRAMENTO, CA 95812-2952
37 EDI: BECKLEE.COM Jul 07 2005 18:12:00 AMERICAN EXPRESS CENTURION BANK, C/O BECKET & LEE, LLP,
PO BOX 3001, MALVERN, PA 19355-0701

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0973-2
Case: 05-16408-VZ

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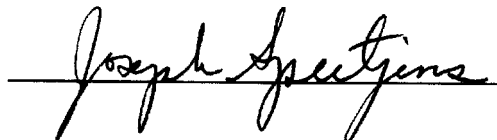
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2005

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.